

Certificate Number: 02114-PR-DE-013182712

Bankruptcy Case Number: 1009751



02114-PR-DE-013182712

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 12/02/10, at 04:51 o'clock PM EST, Aldo F Sessarego completed a course on personal financial management given by Internet by CredAbility, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District Of Puerto Rico.

Title: Bankruptcy Program Manager

Date: 12.02.10

By: /s/Ben Linton

Certificate Number: 02114-PR-DE-013185016

Bankruptcy Case Number: 1009751



02114-PR-DE-013185016

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 12/02/10, at 07:17 o'clock PM EST, Migdalia Vega completed a course on personal financial management given by Internet by CredAbility, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District Of Puerto Rico.

Title: Bankruptcy Program Manager

Date: 12.02.10

By: /s/Ben Linton